



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Mark S. Craig, Michael M. Miller and  
Charles H. Downs, jr.

Application No.: 10/044,679

Group Art Unit: 2171

Filed: January 11, 2002

Examiner: Unknown

For: REAL TIME FINANCIAL  
INSTRUMENT IMAGE EXCHANGE  
SYSTEM AND METHOD

Confirmation No. 9713

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT,  
INCLUDING INFORMATION FROM  
INTERNATIONAL SEARCH REPORT**

COMMISSIONER FOR PATENTS  
P. O. Box 1450  
Alexandria, VA 22313-1450

RECEIVED

JUL 15 2003

Technology Center 2100

Sir:

The following references were cited in an International Search Report dated July 2, 2003 in related International Application No. PCT/US03/00540. The search report was mailed within three months of the date of mailing of the present Information Disclosure Statement. Copies of the following references and a form PTO-1449 are submitted herewith:

U.S. Patents:

	<u>Patent No.</u>	<u>Patentee</u>	<u>Date</u>
1.	6,450,403 B1	Martens et al.	09/17/2002

Other References:

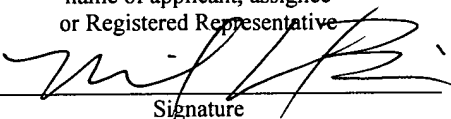
2. BOZEMAN, United States Patent Application Publication No. US 2002/0052852 A1 titled UNIVERSAL POSITIVE PAY MATCH, AUTHENTICATION, AUTHORIZATION, SETTLEMENT AND CLEARING SYSTEM, Pub. Date May 2, 2002.

3. ABDI ET AL., United States Patent Application Publication No. US 2003/0015583 A1 titled SELF SERVICE CHECK CHASING SYSTEM AND METHOD, Pub. Date January 23, 2003.
4. GOELLER ET AL., United States Application Publication No. US 2002/0178112 A1 titled POINT OF SALE CHECK SERVICE, Pub. Date November 28, 2002.

No Office Action has been received as of the date of mailing this Information Disclosure Statement and a telephone call to the Patent and Trademark Office indicates that none has been issued; therefore, it is being filed before the mailing of a first Office Action on the merits pursuant to 37 C.F.R. 1.97(b). Therefore, it is believed that no fee is necessary. However, the Commissioner is authorized to charge any fees which may be necessary to Deposit Account 500449.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July 8, 2003.


**MICHAEL J. LABRIE**  
name of applicant, assignee  
or Registered Representative

  
Signature

July 8, 2003

Date of Signature

Respectfully submitted,

  
Michael J. LaBrie  
Registration No. 39,507  
McAFEE & TAFT  
Tenth Floor, Two Leadership Square  
211 North Robinson  
Oklahoma City, Oklahoma 73102  
Telephone: (405) 235-9621  
FAX No. (405) 235-0439

Attorney for Applicants



Approved for use through 06/30/2003. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

*(Use as many sheets as necessary)*

Sheet

---

2

of

---

2

Application Number

**Complete if Known**

10/044/679

Filing Date

January 11, 2002

**First Named Inventor**

Mark S. Craig

---

**Art Unit**

2171

**Examiner Name**

Unknown

Attorney Docket Number

32995 2

[illegible]

**Examiner  
Signature**

Date \_\_\_\_\_

**Considered**

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND T : **Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

***If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.***



2171  
#3  
12/15/03  
TJ

PTO/SB/21 (05-03)  
Approved for use through 04/30/2003. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE  
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	10/044,679
	Filing Date	January 11, 2002
	First Named Inventor	Mark S. Craig
	Art Unit	2171
	Examiner Name	Unknown
Total Number of Pages in This Submission	Attorney Docket Number	32995.2

RECEIVED  
JUL 15 2003

Technology Center 2100

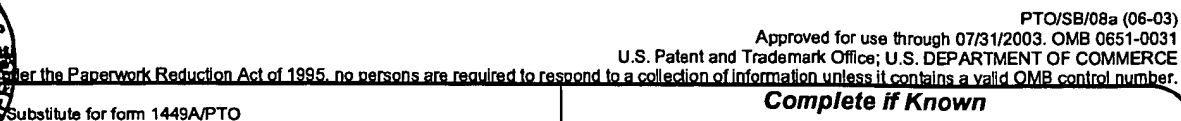
ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	Return Receipt Postcard
<input checked="" type="checkbox"/> Supplemental Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/Incomplete Application	Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Michael J. LaBrie McAfee & Tatt
Signature	
Date	July 8, 2003

CERTIFICATE OF TRANSMISSION/MAILING			
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.			
Typed or printed name	Michael J. LaBrie		
Signature		Date	July 8, 2003

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

**Complete if Known**

<div style="text-align: center;"> <p>Substitute for form 1449A/PTO</p> <h1>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h1> <p><i>(Use as many sheets as necessary)</i></p> </div>				<b>Complete if Known</b>	
				Application Number	10/044,679
				Filing Date	January 11, 2002
				First Named Inventor	Mark S. Craig
				Art Unit	2171
				Examiner Name	Unknown
Attorney Docket Number	32995.2	Technolog			

JUL 15 2003

Technology Center 2100

## U. S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND T : Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

***If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.***